

1/20/2016

Lisa Phillips  
707 Rock Creek Rd  
Charlottesville, VA 22903

TransUnion LLC  
Consumer Dispute Center  
P.O. Box 2000  
Chester, PA 19022

Re: Specialized Loan Service; # 100320VVVV

Dear Transunion;

I have an account on my credit report that appears to have been re-aged. I know you are required to maintain the date of last activity on all accounts and I'd like to have a copy of my consumer disclosure file under FCRA Section 609(a)(1); the date of first delinquency; the FCRA compliance date and the name of the individual who reported this inaccurate date of first delinquency from SLS.

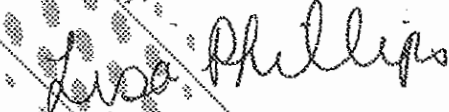
This is the 2<sup>nd</sup> time I've had an issue with this company's inaccurate reporting and you; as the company that collects this information; allowing them to negatively impact my credit rating.

I'd like this account to be deleted immediately; I've provided a copy of an old Experian credit report that shows the date of first delinquency for your review.

I know you have 30 days to complete this investigation; I'd actually like it to be completed much faster if possible; with a new credit report showing its removal mailed to the address listed above.

Thanks so much for your attention to this matter; I've worked so hard to improve my credit standing and seeing this account reporting so inaccurately AND then trying to keep it on my report a full 2 years longer is very stressful!

Sincerely;



Lisa Phillips



TransUnion<sup>tu</sup>

Date Opened: 11/21/2006  
 Responsibility: Individual Account  
 Account Type: Mortgage Account  
 Loan Type: CONVENTIONAL  
 REAL ESTATE  
 MTG

Balance: \$0  
 Date Updated: 01/05/2011  
 Payment Received: \$0  
 Last Payment Made: 08/14/2009  
 High Balance: \$311,059

Pay Status: >Account 120 Days Past Due Date<  
 Terms: \$1,413 per month, paid Monthly for 360 months  
 Date Closed: 01/05/2011  
 >Maximum Delinquency of 120 days in 07/2009 and in 01/2011<

Remarks: >FORECLOSURE COLLATERAL SOLD<  
 Estimated month and year that this item will be removed: 09/2016

	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
Rating	120	120	120	120	120	120	120	90	60	

	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009
Rating	OK	OK	OK	X	X	X	X	120	OK	OK

	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008
Rating	OK	OK	N/R	OK	OK	OK	OK	OK	OK	OK

	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK

SPECIALIZED LOAN SVCG #100320\*\*\*\*  
 PO BOX 265005  
 LITTLETON, CO 80163  
 (720) 241-7200

Date Opened: 11/21/2006  
 Responsibility: Individual Account  
 Account Type: Mortgage Account  
 Loan Type: SECOND  
 MORTGAGE

Balance: \$0  
 Date Updated: 06/30/2011  
 Last Payment Made: 08/26/2009  
 High Balance: \$77,765  
 Original ChargeOff: \$75,966

Pay Status: >Account paid in Full; was a Charge-off<  
 Terms: \$660 per month, paid Monthly for 360 months  
 Date Closed: 06/30/2011  
 >Maximum Delinquency of 90 days in 05/2011<

Remarks: >TRANSFERRED TO RECOVERY<; CLOSED  
 Estimated month and year that this item will be removed: 05/2018

	05/2011	04/2011	03/2011	02/2011	01/2011
Rating	90	X	X	X	X

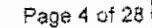
WELLS FARGO HOME MORTGAG #708021605\*\*\*\*  
 PO BOX 10335  
 DES MOINES, IA 50306  
 Phone number not available

Date Opened: 08/10/2009  
 Responsibility: Individual Account  
 Account Type: Mortgage Account  
 Loan Type: FHA REAL ESTATE

Date Updated: 11/09/2015  
 Payment Received: \$360  
 Last Payment Made: 10/15/2015

Pay Status: Current; Paid or Paying as Agreed  
 Terms: \$315 per month, paid Monthly for 360 months





DR 01/22/2016 (00KT50) 119.12705.06110315







159 71 DR 01/22/2016 (00KT50) 121.12705.06110315  
07 Rock Creek Rd  
near loikesville, VA 22903

RICHMOND  
VA 230

20  
PM



U.S. POSTAGE  
\$6.70  
PM 2-DAY  
22905 000  
Date of sale  
01/20/16  
06 2500  
808307410

Expected Delivery  
01/22/2016

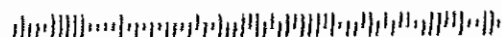
PLACE THIS LABEL TO THE LEFT OF THE POSTAGE

USPS TRACKING NUMBER



9505 5000 0090 6020 0000 52

190222000000



Transunion LLC  
PO Box 2000  
Chester, PA 19022



/22/2016 (00KT50) 121.12705.06110315